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**Amendment Under 37 C.F.R. § 1.116  
Expedited Procedure  
TC/Art Unit 3694**

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03292.101850

**PATENT APPLICATION**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	:	Examiner: Scott S. Trotter
Kenneth William Austin et al.	)	
	:	Art Unit: 3694
Application No. 10/709,697	)	
	:	Confirmation No. 3696
Filed: May 24, 2004	)	
	:	
For: DETERMINATION OF RISK FACTORS	)	
FOR USE IN A CARD REPLACEMENT	:	
PROCESS	)	December 22, 2009

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AFTER FINAL REJECTION**

Sir:

In response to the final Office Action dated October 28, 2009, the Examiner is respectfully requested to amend the above-identified application as follows: